Navigating Systemic Constraints from the Lens of Female Entrepreneurs in the Fashion Industry

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ABSTRACT

As human society transitions in response to changing social and economic realities, certain social peculiarities often risk being overlooked. This is particularly pertinent in a world where entrepreneurship is increasingly regarded as a cornerstone of thriving economies. However, the experiences of female entrepreneurs who venture into business despite systemic constraints rooted in culture, tradition and patriarchy have received comparatively insufficient attention. This challenge may be particularly pronounced in developing economies such as Nigeria, including sectors such as the fashion industry in which women constitute a substantial entrepreneurial presence. This study therefore examined systemic constraints from the lens and experiences of female entrepreneurs in the fashion industry in Delta State. Anchored on the premises of Risk, Uncertainty and Profit Theory, the study adopted a mixed-methods research design. The target population comprised 420 registered female members of relevant fashion-industry unions and associations, with 375 valid questionnaires forming the quantitative dataset and 14 participants contributing qualitative evidence through interviews and focus group discussion. Findings indicate that credit facilities are perceived to be largely unavailable to female entrepreneurs, while perceptions of equal access to credit relative to male entrepreneurs remain contested. The study also found that 59.5% of respondents perceived their society as male-centred. Furthermore, income category was significantly associated with perceived entrepreneurial success, $\chi^2(2, N = 375) = 35.593$, $p < .001$. The study concludes that female entrepreneurship in the fashion industry requires systemic and gender-responsive interventions encompassing financial inclusion, investment in women-owned businesses, capacity development and measures addressing sociocultural barriers. It therefore recommends deliberate policies and institutional mechanisms to enable female entrepreneurs to overcome systemic constraints and thrive.

Keywords: Female entrepreneurs, systemic constraints, financial inclusion, gender inequality, fashion industry, Nigeria

INTRODUCTION

Entrepreneurship has evolved from its early association with individual venture creation and risk-bearing into a multidimensional field concerned with opportunity recognition, innovation, enterprise development and the institutional conditions under which entrepreneurial activity occurs. Although women have become increasingly visible as entrepreneurial actors, their participation and business outcomes cannot be understood solely in terms of individual capabilities or willingness to assume risk. Contemporary scholarship increasingly locates women's entrepreneurship within the broader entrepreneurial ecosystem, where access to finance, productive assets, markets, knowledge, networks, technology, institutions and socially constructed gender roles interact to shape entrepreneurial opportunities and constraints. Indeed, recent evidence indicates that women's entrepreneurial activity has expanded globally, but persistent gender disparities remain in business entry, survival, financing and growth, suggesting that increased participation does not necessarily signify the removal of structural barriers (Global Entrepreneurship Monitor [GEM], 2024; Malmström et al., 2024).

Access to finance represents one of the most persistent structural constraints confronting women entrepreneurs. The problem extends beyond the availability of credit to include the conditions under which finance is provided, including collateral requirements, interest rates, credit assessment practices and gendered perceptions of entrepreneurial credibility. A meta-analysis of 31 studies spanning two decades found that women entrepreneurs are more likely than men to have loan applications rejected and, where they obtain loans, may face higher interest rates, with the magnitude of the gender gap shaped by the wider social and institutional context (Malmström et al., 2024). Evidence from Africa similarly demonstrates that women's limited ownership of collateral assets, particularly land, constrains access to credit and can consequently affect enterprise performance (Brixiová et al., 2020). Nigerian evidence reinforces this concern. Bashir and Danlami (2022), for example, found significant gender-related barriers to women's access to entrepreneurial credit in Kano Metropolis. These constraints are particularly consequential for female entrepreneurs in the fashion industry, whose businesses often require working capital for fabrics, equipment, labour, production and inventory before revenue is realised. Finance should therefore be understood not as an isolated business input but as part of a gendered institutional structure that can influence women's capacity to establish, sustain and scale fashion enterprises.

Financial constraints are further embedded in the broader socioeconomic conditions within which Nigerian women pursue entrepreneurship. Nigeria continues to experience substantial monetary and multidimensional poverty, with the World Bank's assessment based on the 2018/19 Nigerian Living Standards Survey reporting that 40.1% of Nigerians lived below the national monetary poverty line, while the National Multidimensional Poverty Index subsequently indicated that approximately 63% of the population was multidimensionally poor (World Bank, 2022; National Bureau of Statistics [NBS], 2022). These conditions matter for female entrepreneurship because enterprise formation and growth are influenced by the resources that individuals and households can mobilise. Poverty can restrict the ability to accumulate savings, acquire productive assets, invest in technology and absorb business losses, while household responsibilities may further divert resources away from enterprise expansion. The issue, therefore, is not simply whether women possess entrepreneurial aspirations but whether the socioeconomic environment provides them with sufficient resource endowments and institutional opportunities to convert those aspirations into viable and sustainable enterprises.

Human capital and digital capability constitute another important dimension of the constraint structure. Education can enhance entrepreneurs' ability to acquire and process information, manage enterprises, identify markets, adopt technology and interact with formal institutions. However, educational disadvantage should not be interpreted merely as a deficiency in women's individual capabilities; it may itself reflect unequal social and economic opportunities. Gendered expectations within households and communities can shape educational investment, occupational aspirations and women's subsequent access to entrepreneurial knowledge and networks. Moreover, the increasing digitisation of commerce has made digital competence progressively more important for market access, customer engagement, financial transactions and business promotion. Evidence from southern Nigeria indicates that digital technologies can facilitate women's financial inclusion, suggesting that digital access and competence may constitute important mechanisms for overcoming conventional barriers to formal financial services (Ugwuja & Ekunwe, 2023). For fashion entrepreneurs, whose businesses depend substantially on visual branding, customer communication, online marketing and market discovery, unequal access to digital resources may consequently reproduce existing entrepreneurial inequalities in a new technological form.

The availability of government and non-governmental entrepreneurship support does not necessarily translate into effective access to such support. A critical distinction therefore exists between the formal existence of entrepreneurial policies and programmes and women's capacity to discover, qualify for and benefit from them. The World Bank's *Women, Business and the Law 2024* illustrates this broader problem by distinguishing between legal frameworks, supportive institutional frameworks and outcomes in practice. Nigeria recorded an overall score of 66.3 out of 100 on the 2024 index, below the Sub-Saharan African regional average of 74.0, while the report emphasises that formal legal provisions can diverge substantially from their implementation in practice (World Bank, 2024). This implementation perspective is particularly relevant to female entrepreneurship because information asymmetries, bureaucratic procedures, eligibility requirements, limited institutional outreach and unequal access to networks can prevent women from benefiting from programmes ostensibly designed to support them. Recent Nigerian research similarly identifies institutional voids and macro/meso-level constraints as important dimensions of the environment within which female entrepreneurs operate (James & Onoshakpor, 2025). Thus, the effectiveness of entrepreneurship policy cannot be assessed solely by the number of programmes established; attention must also be directed to their accessibility, implementation and distributional consequences.

The institutional environment is inseparable from the sociocultural context in which entrepreneurship occurs. Patriarchal gender norms can shape perceptions of appropriate roles for women, influence household decision-making and constrain women's autonomy over time, mobility, assets and economic resources. Research on entrepreneurial culture demonstrates that gender-role orientations and perceptions of entrepreneurship interact in shaping women's movement through the entrepreneurial process (Liñán et al., 2022). In resource-constrained environments, these social expectations may intersect with economic disadvantage and caregiving responsibilities, thereby imposing multiple and mutually reinforcing constraints on women's enterprises. Recent Nigerian evidence similarly shows that female entrepreneurs navigate the intersection of gender, patriarchy, informality, motherhood, markets, management and the wider macro/meso environment rather than experiencing these factors independently (James & Onoshakpor, 2025). This perspective challenges explanations that attribute women's comparatively constrained entrepreneurial outcomes principally to deficiencies in confidence, risk-taking or entrepreneurial competence. Instead, it directs analytical attention toward the institutional and sociocultural structures within which entrepreneurial choices are made.

These structural conditions are especially significant in the fashion industry, where entrepreneurial activity is simultaneously commercial, creative and culturally embedded. Fashion enterprises require more than technical production skills; their competitiveness increasingly depends on access to finance, reliable inputs, equipment, skilled labour, market information, branding, digital technologies, networks and opportunities to reach expanding domestic and international markets. Consequently, the constraints experienced by female fashion entrepreneurs may be cumulative: restricted finance can limit technology acquisition; inadequate digital capability can constrain market expansion; weak institutional support can reduce access to finance and training; and gendered social expectations can restrict mobility, networking and the time available for enterprise development. The fashion industry therefore provides a particularly useful context for examining how seemingly discrete disadvantages become interconnected within an entrepreneurial ecosystem.

The Nigerian context makes this inquiry especially pertinent. Although the country possesses a large and increasingly visible fashion sector with substantial cultural and commercial potential, the existence of entrepreneurial opportunities does not guarantee equal capacity among women to exploit them. Existing scholarship has established important dimensions of women's entrepreneurial disadvantage in Nigeria, particularly in relation to finance, informality, institutional support and patriarchal structures (Bashir & Danlami, 2022; James & Onoshakpor, 2025). Nevertheless, much of the existing evidence addresses women entrepreneurs across sectors or examines individual constraints in isolation. This leaves insufficient understanding of how multiple systemic constraints are experienced simultaneously and navigated by female entrepreneurs operating within a specific creative industry and geographical context. Such a contextualised understanding is important because entrepreneurial constraints are not necessarily uniform across sectors or locations.

Against this background, the present study focuses on female entrepreneurs in the fashion industry in Delta State, Nigeria. Rather than treating access to finance, poverty, education, digital capability, institutional support, policy implementation and patriarchal norms as unrelated obstacles, the study approaches them as potentially interconnected dimensions of a systemic constraint structure. The central concern is consequently not only whether female entrepreneurs encounter these barriers, but how they experience, interpret and navigate them in the course of establishing and sustaining their enterprises. Examining these experiences from the perspectives of the women themselves provides an opportunity to move beyond generic accounts of women's entrepreneurial disadvantage and to identify the mechanisms through which systemic constraints shape entrepreneurial practice within the Nigerian fashion industry. The study therefore seeks to contribute empirically grounded evidence capable of informing the design of policies and support mechanisms that address the structural conditions under which female fashion entrepreneurs operate, rather than merely encouraging women to become more entrepreneurial within an unchanged institutional environment.

Conceptualizing Entrepreneurship

Entrepreneurship is a multidimensional concept that extends beyond the simple establishment of a personal business. Contemporary scholarship associates it with the identification, evaluation and exploitation of opportunities through the creation and development of new products, services, markets or ventures (Schlichte & Junge, 2025; Shepherd & Patzelt, 2017). While risk-bearing remains an important feature of entrepreneurial

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activity, entrepreneurship also encompasses innovation, opportunity pursuit and the creation of economic and social value. Shane and Venkataraman (2000) consequently conceptualized entrepreneurship around the processes through which opportunities to create future goods and services are discovered, evaluated and exploited. This broader understanding is particularly relevant to fashion entrepreneurship, where entrepreneurs may transform changing consumer preferences, cultural resources, technologies and design trends into new products and market opportunities.

Entrepreneurship is also widely regarded as an important mechanism through which innovation, employment and economic development can be promoted, although its developmental effects depend substantially on the institutional and economic environment in which entrepreneurial activity occurs (Peprah & Adekoya, 2020). Entrepreneurs can contribute to economic transformation by introducing new products and production methods, creating employment and mobilizing otherwise underutilized resources. In developing economies such as Nigeria, these functions assume particular significance because entrepreneurial activity forms an important component of livelihood creation and economic participation. Nigeria possesses substantial human and material resources that can provide a basis for enterprise development; however, the conversion of these resources into productive entrepreneurial activity depends not only on individual initiative but also on access to finance, markets, knowledge, technology and supportive institutions. Entrepreneurship should therefore be understood not simply as an individual's willingness to establish a business, but as a process whose outcomes are shaped by the interaction between entrepreneurial agency and the wider socioeconomic environment. This conceptualization provides an appropriate foundation for examining how female entrepreneurs in Nigeria's fashion industry pursue opportunities while simultaneously navigating the systemic constraints that condition their entrepreneurial activities.

Female Entrepreneurship and Systemic Constraints in Focus

Female entrepreneurship has expanded considerably over recent decades, reflecting women's increasing participation in enterprise creation, self-employment and business ownership across economies. However, increased participation should not be interpreted as evidence that gender inequalities in entrepreneurship have been eliminated. Global evidence indicates that women continue to participate in early-stage entrepreneurship at lower rates than men and remain underrepresented among entrepreneurs with substantial growth ambitions (Global Entrepreneurship Monitor [GEM], 2024). The persistence of this disparity suggests that female entrepreneurship is shaped not only by individual entrepreneurial capacity but also by the institutional, financial and sociocultural environments within which women pursue enterprise opportunities. Recent scholarship consequently conceptualizes women's entrepreneurial experiences as embedded in gendered systems of resources, norms and opportunities rather than as the outcome of individual characteristics alone (Malmström et al., 2024; James & Onoshakpor, 2025).

Financial inclusion is particularly important within this systemic constraint structure because access to appropriate financial services can determine whether women are able to establish, sustain and expand enterprises. The gender gap extends beyond account ownership to the availability and affordability of productive credit. A meta-analysis of 31 studies covering two decades found that women entrepreneurs are more likely than men to have business loan applications rejected and, when they obtain bank finance, may face higher interest rates (Malmström et al., 2024). These disparities cannot be explained exclusively by differences in entrepreneurial quality or risk because the relationship between gender and financing outcomes is also influenced by prevailing social and gender norms. In Nigeria, research similarly shows that women's entrepreneurial financing experiences are embedded in social expectations and institutional arrangements, even where formal financial support mechanisms exist (Onoshakpor, 2023). Financial exclusion should therefore be understood as a systemic constraint involving collateral ownership, information, institutional practices, financial literacy, social networks and perceptions of women's creditworthiness rather than merely as an absence of available loans.

The constraints confronting female entrepreneurs are further compounded when financial exclusion intersects with poverty, limited human capital, technological disadvantage and restricted access to productive assets. These conditions can reduce women's ability to accumulate savings, provide collateral, acquire equipment, adopt digital technologies and withstand periods of low business income. The problem is particularly consequential in developing economies, where informal and micro-scale enterprises constitute an important component of women's economic activity. Evidence from Nigeria demonstrates that female entrepreneurs navigate multiple and intersecting constraints involving money, motherhood, management, markets and the broader macro/meso environment, with institutional voids, inflation and limited business opportunities influencing their ability to remain in business (James & Onoshakpor, 2025). Thus, the concentration of women in smaller enterprises should not automatically be interpreted as evidence of weaker entrepreneurial ambition; it may also reflect the cumulative effects of unequal access to the resources required for enterprise growth.

Gender-based social structures constitute another important dimension of these constraints. Patriarchal norms can influence women's access to assets, mobility, decision-making authority, occupational choices and the allocation of household resources, thereby shaping the opportunities available to them before and after they enter entrepreneurship. Such norms may also influence how entrepreneurial behaviour is interpreted: characteristics associated with assertiveness, autonomy, risk-taking and business leadership can conflict with conventional expectations concerning women's domestic and relational roles (Liñán et al., 2022). In the Nigerian context, these dynamics intersect with informality and household responsibilities. Recent qualitative evidence indicates that Nigerian female entrepreneurs must negotiate gender expectations alongside motherhood, business management, market access and institutional limitations, demonstrating that entrepreneurial agency operates within, rather than outside, patriarchal structures (James & Onoshakpor, 2025). The implication is that women's entrepreneurial disadvantage cannot be adequately addressed through interventions directed exclusively at individual skills while leaving the surrounding social and institutional arrangements unchanged.

Education and digital capability constitute further dimensions through which these inequalities can be reproduced or potentially reduced. Education enhances access to information, managerial knowledge and networks, while digital technologies increasingly facilitate marketing, customer engagement, financial transactions and access to wider markets. Consequently, unequal educational opportunities and digital access can restrict women's ability to exploit emerging entrepreneurial opportunities. Evidence from Southern Nigeria, for example, indicates that digital technology can support women's financial inclusion by improving access to financial services and reducing some conventional barriers associated with formal finance (Ugwuja & Ekunwe, 2023). This suggests that digitalisation can potentially weaken existing exclusionary structures, but only where women possess the connectivity, skills, financial literacy and institutional access necessary to use digital tools effectively. For female entrepreneurs in the fashion industry, this distinction is particularly important because digital platforms increasingly provide avenues for product promotion, customer acquisition, branding and market expansion.

The persistence of these constraints also raises questions about the adequacy of policies and programmes intended to promote women's entrepreneurship. The existence of gender-oriented policies, credit schemes, training programmes and institutional support does not necessarily ensure equitable access to entrepreneurial resources. Women's ability to benefit from such interventions may depend on their awareness of available programmes, eligibility requirements, documentation, collateral, geographical location, social networks and interactions with implementing institutions. The distinction between formal policy provision and effective implementation is therefore critical. Nigeria's comparatively modest performance on dimensions of women's economic opportunity documented by the World Bank suggests that formal institutional arrangements do not automatically translate into equivalent outcomes in practice (World Bank, 2024). This implementation perspective strengthens the argument that systemic barriers should be examined across multiple levels—from household and community norms to financial institutions, markets and public policy—rather than reduced to isolated deficiencies among individual female entrepreneurs.

Taken together, the literature indicates that female entrepreneurship is shaped by an interconnected configuration of financial, human-capital, technological, institutional and sociocultural constraints. Existing scholarship has generated valuable evidence on individual dimensions of these constraints, but the emerging literature increasingly demonstrates the need to understand how they intersect and are navigated within particular entrepreneurial contexts (Malmström et al., 2024; James & Onoshakpor, 2025). This issue is especially relevant to the fashion industry, where access to finance, technology, skills, markets, networks and cultural resources may simultaneously determine enterprise survival and growth. The present study therefore approaches female entrepreneurship not simply as women's participation in business ownership, but as an entrepreneurial process situated within a gendered institutional environment. Examining how female entrepreneurs in Nigeria's fashion industry experience and navigate these systemic constraints provides a basis for identifying interventions that address structural barriers while strengthening women's capacity to convert entrepreneurial opportunities into sustainable enterprise outcomes.

Prospects for Female Entrepreneurship in the Fashion Industry

The fashion industry encompasses a broad range of activities involving the design, production, distribution and marketing of clothing, footwear, accessories, textiles, beauty products and related creative services. Beyond its cultural and aesthetic functions, fashion constitutes an important site of entrepreneurship because changing consumer preferences, recurring demand for clothing and continuous innovation create opportunities for new products, services and business models. The industry's entrepreneurial potential is particularly relevant to women because fashion enterprises can provide avenues for self-employment, income generation, skills acquisition and business ownership. Research on women entrepreneurs in developing economies similarly indicates that entrepreneurship can provide opportunities for economic participation and growth, although the capacity to realize these opportunities is conditioned by access to finance, markets, networks and other productive resources (Ogundana et al., 2021). The significance of fashion entrepreneurship therefore lies not simply in the existence of consumer demand but in the possibility of converting creativity, skills and cultural resources into sustainable enterprises.

The prospects of the fashion industry are further strengthened by its capacity to serve diverse market segments and connect local production with wider markets. Contemporary fashion entrepreneurs can target consumers seeking affordable and functional clothing as well as those willing to pay premiums for distinctive designs, cultural identity, craftsmanship or brand value. Digitalisation has expanded these possibilities by enabling smaller enterprises to market products beyond their immediate geographical locations and to interact directly with consumers. In Africa, the growth of e-commerce and digital markets is creating additional opportunities for fashion enterprises to reach domestic, regional and international consumers. UNESCO (2023) reports that Africa's textile, clothing and footwear exports are already valued at approximately US$15.5 billion annually, while the continent's rapidly expanding digital economy is creating new opportunities for African fashion brands. The significance of these developments for female entrepreneurs is that digital market access can potentially reduce some traditional geographical and distributional barriers, although unequal access to digital infrastructure, finance and skills may prevent women from benefiting equally from these opportunities.

The African fashion sector consequently presents considerable prospects for entrepreneurship, employment and economic development. UNESCO's assessment indicates that approximately 90% of the continent's fashion enterprises are small and medium-sized enterprises and identifies fashion as a sector capable of generating employment, particularly for women and young people (UNESCO, 2023). Earlier research on African fashion entrepreneurship similarly demonstrates that fashion can function as a vehicle through which women pursue economic, cultural and personal aspirations while contributing to the renewal of local creative industries (Langevang, 2017). This potential extends beyond conventional garment production because African designers increasingly incorporate indigenous aesthetics, materials and cultural narratives into contemporary products, thereby creating opportunities for differentiation in domestic and international markets. Fashion entrepreneurship can therefore operate simultaneously as an economic activity and as a mechanism for cultural production and representation.

Nigeria occupies an important position within this emerging African fashion landscape because of its large consumer market, substantial creative talent and distinctive cultural traditions. Nigerian fashion has increasingly gained international visibility, while designers and fashion enterprises have demonstrated the capacity to combine indigenous aesthetics with contemporary design and global market orientations. Recent research specifically examining Nigerian female fashion designers found that creativity, skills and business orientation constitute important dimensions of women's entrepreneurial experiences in the sector (Abdulraheem et al., 2024). Similarly, evidence from Delta State indicates that female participation in the fashion industry is significantly associated with educational attainment and that limited access to credit remains a major constraint on women's participation and enterprise development (Marina & Nkemdilim, 2024). These findings are important because they demonstrate that the prospects of female entrepreneurship in Nigerian fashion are substantial but cannot be separated from the conditions governing women's access to the resources required to exploit those prospects.

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The internationalization of fashion also creates opportunities for female entrepreneurs to transcend geographically bounded markets. Kabbara and Zucchella (2023), examining female entrepreneurs in the modest-fashion industry, demonstrate how women entrepreneurs can exploit transnational communities, cultural identities and emerging fashion ecosystems to identify and pursue opportunities across borders. Such evidence is particularly relevant to African fashion because cultural identity itself can become an entrepreneurial resource when translated into distinctive designs, narratives and products for international consumers. Nigerian female fashion entrepreneurs can potentially leverage indigenous aesthetics, textiles, craftsmanship and contemporary African identities to participate in expanding global markets. However, international market participation requires more than creative ability; it also depends on production capacity, quality standards, finance, digital visibility, logistics, intellectual-property protection and access to appropriate business networks.

The prospects of female entrepreneurship in Nigerian fashion must therefore be considered alongside the constraints that may prevent women from converting opportunities into sustainable business growth. The recent Delta State study provides particularly relevant evidence that credit facilities are not readily accessible to female fashion entrepreneurs and that educational attainment is associated with participation in the sector (Marina & Nkemdilim, 2024). More broadly, research on female entrepreneurship in Nigeria identifies finance, markets, institutional conditions, gender relations and other macro- and meso-level factors as interconnected influences on women's entrepreneurial outcomes (James & Onoshakpor, 2025). The implication is that the existence of a potentially lucrative fashion market does not automatically produce equitable entrepreneurial opportunities. Without appropriate financial, technological, infrastructural and institutional support, women may remain concentrated in small-scale operations with limited capacity for production, formalisation and market expansion.

The industry's developmental prospects are consequently dependent on whether these structural constraints can be addressed. Nigeria's fashion sector faces challenges involving production infrastructure, access to finance and technology, skills development, market distribution and the ability of small enterprises to scale. UNESCO (2023) similarly identifies inadequate investment, weak infrastructure, limited access to finance and skills gaps among the factors constraining the development of Africa's fashion sector. These constraints are especially consequential for female entrepreneurs because they intersect with the gender-based barriers identified in the broader entrepreneurship literature, including unequal access to financial resources and productive assets (Malmström et al., 2024). Thus, the prospects of female entrepreneurship in fashion should not be understood simply as a function of the industry's growth potential. They depend on the extent to which the entrepreneurial ecosystem enables women to obtain the resources, capabilities and institutional support required to participate competitively.

Overall, the literature suggests that fashion offers considerable prospects for female entrepreneurship through employment creation, income generation, creative innovation, cultural production and access to expanding domestic and international markets. Yet the potential of the sector remains only partially realised when women encounter systemic barriers to finance, education, technology, infrastructure and market access. The central issue is therefore not whether opportunities exist within the fashion industry, but whether female entrepreneurs possess equitable access to the resources and institutional conditions necessary to convert those opportunities into sustainable enterprises. This tension between substantial sectoral opportunity and persistent systemic constraint provides an important basis for examining the experiences of female entrepreneurs in Nigeria's fashion industry and, specifically, how women in Delta State navigate the structural conditions that shape their entrepreneurial prospects.

Theoretical Orientation: Risk, Uncertainty and Profit Theory

This study is anchored on Frank H. Knight’s theory of risk, uncertainty and profit, developed in his seminal work *Risk, Uncertainty and Profit* (Knight, 1921). Knight distinguished between measurable risk and genuine uncertainty. Risk refers to situations in which possible outcomes and their probabilities can be estimated, whereas uncertainty concerns circumstances in which the probability of future outcomes cannot be reliably determined (Knight, 1921). For Knight, entrepreneurial activity becomes particularly significant under conditions of uncertainty because entrepreneurs must exercise judgement when making decisions about an unknowable future. Profit therefore represents, among other things, a return associated with assuming the consequences of uncertainty and exercising judgement where outcomes cannot be completely calculated. Subsequent scholarship

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confirms the continuing relevance of Knightian uncertainty to entrepreneurship because entrepreneurial decisions frequently require action in circumstances where reliable probabilities of future outcomes are unavailable (Brooke, 2010; Westgren & Holmes, 2022).

The theory is relevant to this study because entrepreneurship in the fashion industry involves decisions concerning consumer preferences, changing styles, production costs, competition, financing and future market conditions whose outcomes cannot always be predicted. However, Knight's argument should not be interpreted to mean that entrepreneurs deliberately seek greater uncertainty because it automatically produces greater profit. Rather, entrepreneurial judgement becomes necessary because the future cannot be fully known. The institutional environment can consequently influence the capacity of entrepreneurs to respond to uncertainty by shaping their access to finance, information, markets, technology, networks and other resources. Where such resources are constrained, the range of opportunities that entrepreneurs can realistically pursue may also become restricted.

Knight's framework is particularly useful for examining female entrepreneurship because women may encounter uncertainty within a broader environment shaped by gendered institutional and sociocultural constraints. Nigerian research demonstrates that patriarchy intersects with women's entrepreneurial experiences, while financial limitations, family responsibilities, markets and institutional conditions may simultaneously influence entrepreneurial decisions (James & Onoshakpor, 2025). A female entrepreneur's choice of enterprise may therefore reflect not only her assessment of market opportunities but also the resources available to her and the social consequences associated with alternative choices. What appears to be a preference for a less uncertain business may consequently represent a rational response to a structurally constrained opportunity environment.

This distinction is particularly important in interpreting female entrepreneurship in the fashion industry. It would be theoretically problematic to assume that women are inherently less willing to assume entrepreneurial risk. Recent research indicates that female entrepreneurs can demonstrate substantial risk tolerance, suggesting that gender differences in entrepreneurial risk-taking are more complex than conventional stereotypes imply (Chochoiek & Huber, 2024). Knight's theory is therefore applied in this study not to explain women's entrepreneurial behaviour through presumed risk aversion, but to examine how female entrepreneurs exercise judgement under uncertainty while navigating systemic constraints. Restricted access to credit, collateral requirements, family obligations, gender norms or limited market information may alter the perceived costs and feasibility of different entrepreneurial options.

The theory consequently provides an analytical foundation for examining the relationship between entrepreneurial agency and systemic constraint. While Knightian theory does not independently explain patriarchy, gender inequality or financial exclusion, it helps explain how entrepreneurs make decisions when future outcomes cannot be known with certainty. Its application in this study therefore focuses on how female fashion entrepreneurs assess and respond to uncertain entrepreneurial environments while operating within institutional and sociocultural structures that may restrict their opportunities. This perspective enables the study to investigate not merely whether women bear entrepreneurial risk, but how systemic conditions shape the uncertainties they encounter, the opportunities they consider viable and the strategies they employ to establish and sustain their enterprises in Nigeria's fashion industry.

METHODS

A mixed-methods research design was adopted, integrating quantitative and qualitative approaches to data collection, analysis and interpretation. The combination was considered appropriate because the study sought both to establish the prevalence and distribution of systemic constraints among female entrepreneurs and to obtain contextualized accounts of how such constraints are experienced and navigated. Mixed-methods research is particularly useful where complementary forms of evidence are required to address complex social phenomena (Creswell & Plano Clark, 2017). The study was conducted in Delta State, located in the South-South region of Nigeria.

The study population comprised the registered membership of fashion-industry-related unions and associations in Oshimili South and Warri South Local Government Areas (LGAs), Delta State. The two LGAs were

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purposively selected because they provide contrasting urban and less-urban settings with substantial concentrations of female-owned fashion enterprises. The total registered membership was 363 in Oshimili South and 286 in Warri South, giving a combined membership of 649. Table 1 presents the distribution by union, LGA and gender.

Table 1: Breakdown of Total Population by Union, Local Government Area and Gender of Members

S/N	Union	LGA	Males	Females	Total
1.	Delta State Association of Saloon Hairdressers and Cosmetologists	Oshimili South	20	44	64
2.	Asaba Fashion Union	Oshimili South	23	31	54
3.	Delta State Makeup Guild	Oshimili South	8	31	39
4.	Otuisi Ahaba Union	Oshimili South	5	59	64
5.	Fashion Couture Association	Oshimili South	47	43	90
6.	Delta State Association of Saloon Hairdressers and Cosmetologists	Warri South	19	33	52
7.	Union of Tailoring Workers	Warri South	21	46	67
8.	Delta State Makeup Artist Guild	Warri South	12	30	42
9.	Alders Town Tailors	Warri South	18	35	53
10.	Union of Fashion Art and Jewelry Craft	Warri South	35	37	72
11	Asula Craft Fashion Association	Oshimili South	21	31	52
	Total		**229**	**420**	**649**

The target population comprised all 420 registered female members of the identified unions and associations. A total-enumeration approach was adopted because the target population was finite and accessible. The 420 eligible female members were covered across the quantitative and qualitative components of the study. Of these, 406 participated in the questionnaire survey, while 14 were purposively selected to participate in the qualitative component comprising in-depth interviews (IDIs) and a focused group discussion (FGD), because they represented contrasting entrepreneurial experiences (e.g., established versus emerging entrepreneurs). Thus, the study involved the entire identified target population, although individual participants contributed to either the quantitative or qualitative component according to the design of the study. The 406 questionnaire respondents represented 96.67% of the total target population, while the 14 qualitative participants represented 3.33%. The respondents were accessed at their business premises, through identified contact persons and within markets, business districts and neighbourhoods where many members operated.

All 11 relevant unions and associations were included in the sampling frame. The in-depth interviews (IDIs) involved six female entrepreneurs, comprising three established/successful entrepreneurs and three emerging entrepreneurs, while the remaining eight female entrepreneurs who share similar entrepreneurial experiences contributed through a focus group discussion (FGD) component. The qualitative sample was therefore intended not to achieve statistical representation but to generate detailed accounts of participants' experiences, perceptions and strategies for navigating systemic constraints.

Data were collected using a structured questionnaire, IDI guide and FGD guide developed from the study objectives, research questions and relevant literature on female entrepreneurship, financial inclusion and gender-based systemic constraints. The questionnaire contained sections covering respondents' socio-demographic characteristics, access to finance, education and skills, technology and market access, institutional support, sociocultural constraints and entrepreneurial prospects. Before administration, the instruments were subjected to face and content validation by researchers with expertise in sociology, entrepreneurship and social research methodology. Their observations were used to assess the clarity, relevance, adequacy and alignment of the items with the study constructs. Where a pilot test was conducted, its findings were used to refine ambiguous or repetitive questionnaire items before the main survey.

For the qualitative instruments, credibility was strengthened through the use of consistent interview and FGD protocols, probing questions, careful recording and transcription, and comparison of qualitative accounts with quantitative evidence. This integration enhanced methodological triangulation and allowed convergence and divergence between the two forms of evidence to be examined.

Ethical procedures were observed throughout the study. Participants were informed about the purpose and voluntary nature of the research, the procedures involved, their right to decline participation or withdraw without penalty, and the intended use of the information provided. Informed consent was obtained before questionnaire administration, interviews and group discussions. Confidentiality and anonymity were protected by excluding unnecessary personal identifiers from the research dataset and reporting participants' contributions in forms that did not disclose their identities. Data were securely stored and made accessible only for legitimate research purposes. These procedures are consistent with established sociological principles concerning informed consent, confidentiality, privacy, voluntary participation and responsible reporting (American Sociological Association, 2018).

FINDINGS

The quantitative analysis was based on 375 correctly completed and returned questionnaires. Of the 406 questionnaires administered, 31 were excluded because they were improperly completed, yielding a valid questionnaire response rate of 92.4%. The 375 valid questionnaires also represent 89.3% of the total target population of 420 female entrepreneurs. Accordingly, the quantitative results presented in the subsequent tables are based on 375 valid responses.

Table 2: Respondents' Views on the Availability of Credit Facilities to Female Entrepreneurs in Their Locality

Responses	Frequency	Percentage %
Yes	46	12.3%

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No	298	79.5%
I don't know	31	8.3%
Total	**375**	**100%**

Table 2 indicates that access to credit constitutes a significant perceived constraint on female entrepreneurship in the study area. A substantial majority of respondents (298; 79.5%) reported that credit facilities were not available to female entrepreneurs in their locality, whereas only 46 respondents (12.3%) indicated that such facilities were available. A further 31 respondents (8.3%) reported that they did not know whether credit facilities were available. The relatively small proportion affirming the availability of credit, alongside the considerable proportion reporting non-availability, suggests that formal and/or accessible sources of entrepreneurial finance may be limited from the perspective of the women surveyed. This finding is particularly significant because restricted access to finance can constrain women's ability to establish, expand and sustain enterprises, thereby limiting their capacity to exploit opportunities within the fashion industry. Evidence from the qualitative interviews similarly points to difficulties associated with accessing credit, lending support to the quantitative finding. This shows that lack of credit facilities is one of their biggest challenges. Data from the interviews conducted carried out supports this finding.

One of the IDI respondents stated:

It is very difficult accessing loans as a young business person. I started my fashion business over 4 years ago. I have tried countless times to get loans from banks and other financial institutions to no avail. I started with my small savings and family support. Other than that, accessing funding has been such a really difficult thing to do. It gets worse for us in the rural areas because nobody wants to give money for our businesses, they are not sure we will make profit as soon as possible (Female, 28, Married, Fashion Entrepreneur).

One of the respondents from one of the FGD sessions conducted pointed out that:

My fashion business has been suffering because of little access to money. We have gone to even get money as a group but to no avail. Most of us here (points to other women in the FGD session) have tried to get money from microfinance bank, they keep giving us conditions difficult to meet at our level (Female, 31, Married, Hairdresser).

Figure 1: Respondents' Views on Whether Their Society Is Male-Centered

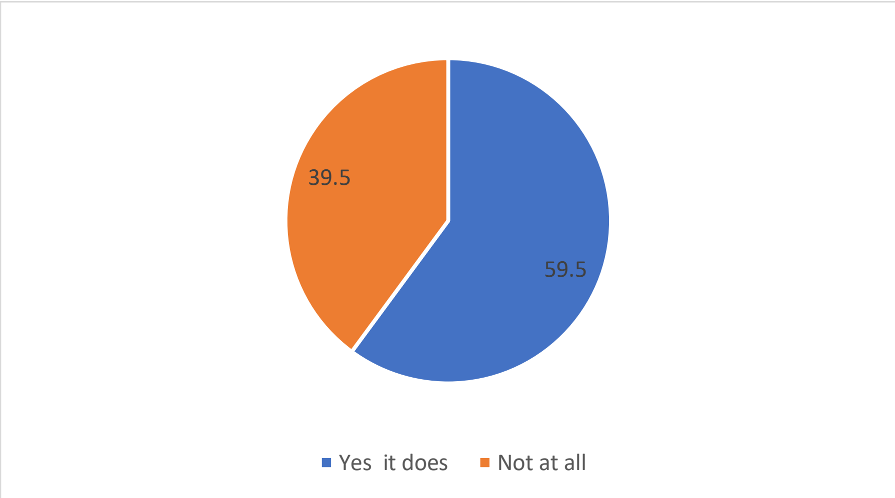

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Figure 1 indicates that 59.5% of respondents perceived their society as male-centered, while 39.5% did not share this perception. The finding suggests that a substantial proportion of female entrepreneurs perceive gendered social structures as influencing their entrepreneurial environment. Such a perception may indicate unequal access to business opportunities, resources and social support relative to male entrepreneurs.

Figure 2: Respondents' Views on Whether Female Entrepreneurs Have Equal Access to Credit Facilities with Male Entrepreneurs.

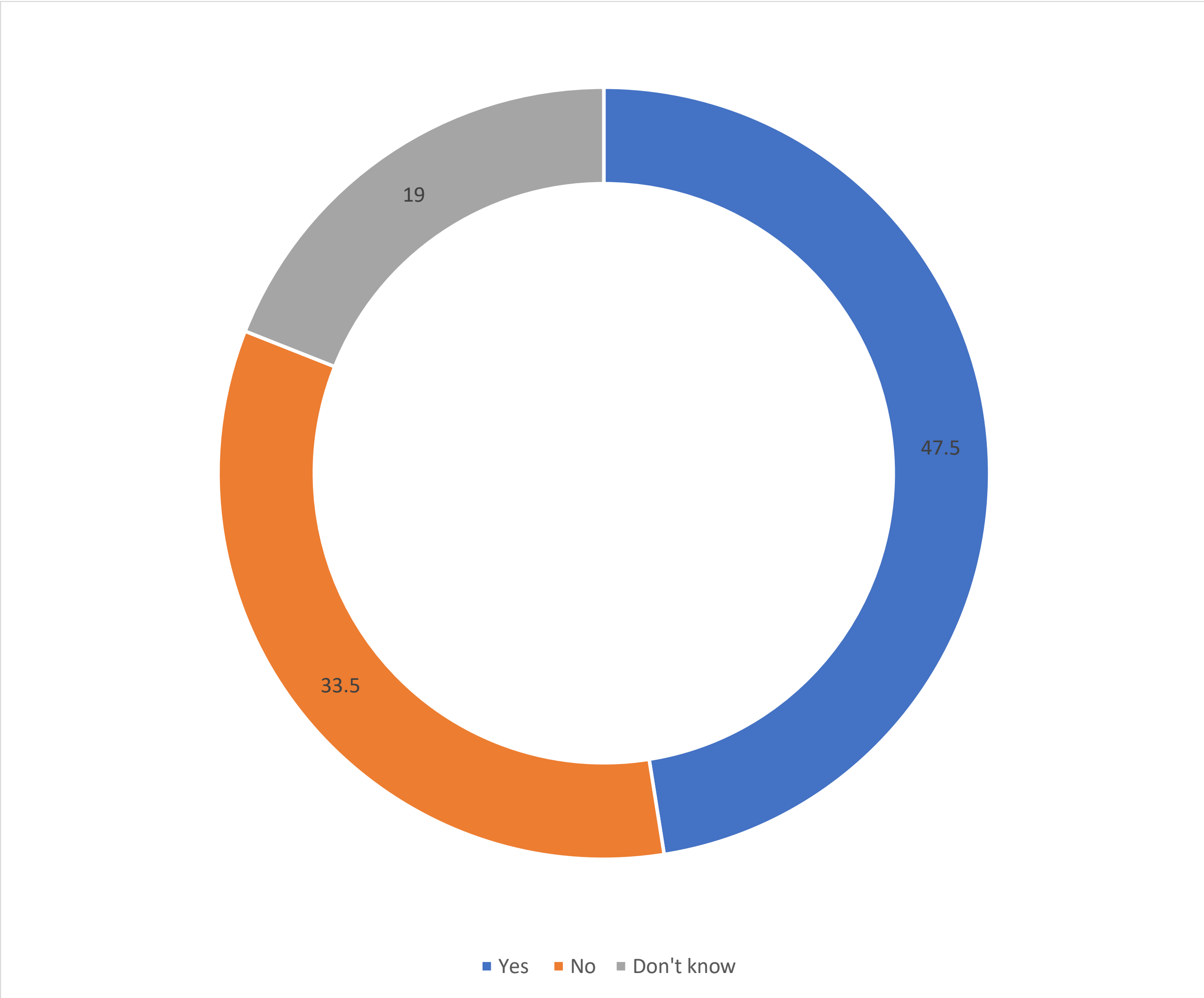

Figure 2 shows that 47.5% of respondents believed that female entrepreneurs have equal access to credit facilities as their male counterparts, while 33.5% disagreed and 19.0% were uncertain. Although the largest single proportion perceived equal access, the combined 52.5% who either disagreed or were uncertain indicates that a clear majority did not affirmatively recognize equal access. The finding therefore presents a more nuanced picture of perceived financial inclusion and suggests that gender parity in access to credit remains contested among the respondents. This finding is however different from data from the IDI as seen thus;

One of the interviewees stated:

No, the men have more access because they are able to go to levels the women cannot go. Also, men are in charge of most of the credit facilities and they tend to give more credit to their gender (Female, 18, single, fashion designer)

Another interviewee captured her dissent this way:

If you want small money as a woman, you will find it easier to access than when you want capital to buy big machines or equipment. There are so many conditions that are very impossible for women like us to meet, only

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the men are able to meet these requirements. It is obvious as a result of the privilege the men enjoy in our society. Because why should a man find it easier to meet the paper requirements for a loan than the women? It is so challenging to thrive for us in such environment (Female, 41, married, fashion entrepreneur).

Table 3: Respondents' Views on How Female Entrepreneurs Can Excel in the Fashion Industry

Responses	**Frequency**	**Percentage**
Encouragement from the family	105	28%
Investing in a women owned business	209	54.9%
Investing in girl child education/personal development	61	16.2%
Total	**375**	**100%**

Table 3 indicates that investing in women-owned businesses was identified by the largest proportion of respondents (209; 54.9%) as a means of enabling female entrepreneurs to excel in the fashion industry. This was followed by family encouragement (105; 28.0%), while 61 respondents (16.2%) identified investment in girls' education and personal development. The finding suggests that respondents place particular emphasis on direct economic investment in women-owned enterprises as a mechanism for strengthening female entrepreneurial capacity. This perspective was further corroborated by participants in the IDIs and FGD, who similarly emphasized the importance of financial and other forms of investment in supporting women's advancement in the fashion industry.

One of the IDI respondents stated:

We need support to buy equipment. So investment in our businesses can help with this significantly. When I say investment, I mean from governments and corporate bodies like commercial banks and bank of industry. We know they have the capacity to help us so we are expecting such kind of support to enable our businesses grow (Female, 25, single, fashion designer)

Another interviewee stated:

On this issue, I think we need investors. They can bring money that is seriously needed to grow the business. I need to buy machines, move into a bigger space and expand my business. The presence of investors can make this very possible for me and other women in the fashion industry (Female, 31, married, fashion designer)

One of the FGD participants stated:

There is need for proper support for us by government. You know this business is mostly run by women and it is done at a small scale. To make it more profitable for us, the government should support directly or indirectly. Directly, we want money from the government and indirectly, we want machines and equipment from investors and even the government (Female, 44, married, fashion designer/FGD participant).

Test of Hypothesis

The preceding findings identified access to finance and other systemic conditions as important dimensions of the entrepreneurial experiences of women in the fashion industry. Consistent with the study's objective of examining factors associated with the prospects and success of female entrepreneurs, this section tests whether income

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category is significantly associated with respondents' perceived level of entrepreneurial success. The data presented in Table 4 were therefore used to test the hypothesis that *female entrepreneurs differ significantly by income category and perceived level of success in the fashion industry*.

Table 4: Relationship between Income Category and Perceived level of Success as a Female Entrepreneur

		Perceived level of success as a female entrepreneur in the fashion industry			
		High	**Moderate**	**Low**	**Total**
Income category	**High**	133 ((70.0%)	30 (15.8%)	27 (14.2%)	190 (100%)
	Low	167 (90.3%)	0 (0.0%)	18 (9.7%)	185 (100%)
	Total	300 (80.0%)	30 (8.0%)	45 (12.0%)	375(100%)

Pearson's χ^2 (2, N = 375) = 35.593, p < .001

Table 4 indicates a statistically significant association between income category and perceived level of entrepreneurial success, χ^2 (2, N = 375) = 35.593, $p < .001$. Among respondents in the high-income category, 70.0% rated their level of success as high, compared with 90.3% of those in the low-income category. Conversely, 15.8% of high-income respondents reported moderate success, compared with none of the low-income respondents, while 14.2% and 9.7%, respectively, reported low success. The significant chi-square result indicates that the distribution of perceived success differs significantly across the two income categories. The alternative hypothesis is therefore accepted. However, the result demonstrates an association rather than causation and, notably, does not support the simple conclusion that higher income is associated with greater perceived success; in this sample, the proportion reporting high perceived success was actually greater among respondents in the low-income category.

DISCUSSION

The study examined systemic constraints affecting female entrepreneurs in the fashion industry in Delta State, with particular attention to access to credit, gendered social structures and prospects for entrepreneurial advancement. The findings indicate that access to finance remains a prominent constraint. As shown in Table 2, 79.5% of the respondents reported that credit facilities were unavailable to female entrepreneurs in their locality, while only 12.3% indicated that such facilities were available. This finding supports the study's broader argument that financial access constitutes an important dimension of the systemic environment within which female entrepreneurs operate and is consistent with the earlier finding reported by Diyoke (2017).

The findings concerning gender equality in access to credit, however, present a more nuanced picture. Figure 2 shows that 47.5% of respondents perceived female entrepreneurs as having equal access to credit facilities as male entrepreneurs, compared with 33.5% who disagreed and 19.0% who were uncertain. Thus, although the largest single proportion perceived equal access, a combined 52.5% either rejected or were uncertain about such equality. This finding should therefore not be interpreted as evidence of established gender parity in financial access. Rather, it suggests that perceptions of gender equality in access to credit are contested among respondents. The qualitative evidence provides an important interpretive dimension by pointing to deeper gendered and institutional barriers affecting women's access to finance, broadly consistent with Lamidi's (2018) observation concerning gender-based disadvantages in entrepreneurship.

The finding that 59.5% of respondents perceived their society as male-centred further reinforces the significance of the sociocultural environment. This perception provides contextual support for understanding why formal equality of opportunity may not necessarily translate into substantive equality in entrepreneurial practice. Gendered expectations, social norms and unequal access to resources can shape the opportunities that women perceive as available to them and the support they receive in pursuing entrepreneurial activities. Nevertheless, these findings should be understood as evidence of respondents' perceptions rather than as proof that all female entrepreneurs experience identical forms or degrees of gender discrimination.

The study also found strong support for direct investment in women-owned businesses as a strategy for improving women's prospects in the fashion industry. Table 3 shows that 54.9% of respondents identified investment in women-owned businesses as the most important means of helping female entrepreneurs excel, followed by family encouragement (28.0%) and investment in girls' education and personal development (16.2%). The qualitative findings similarly emphasised investment and support. Taken together, these findings suggest that respondents view women's entrepreneurial advancement as requiring more than individual effort: it requires access to productive resources, supportive social institutions and an enabling entrepreneurial environment.

The hypothesis test adds an important qualification to the discussion. A statistically significant association was found between income category and perceived entrepreneurial success, $\chi^2(2, N = 375) = 35.593$, $p < .001$. However, the descriptive pattern does not support the assumption that higher income necessarily corresponds to greater perceived success. Indeed, 90.3% of respondents in the low-income category rated their success as high, compared with 70.0% among those in the high-income category. The result therefore establishes association rather than causation and indicates that perceived entrepreneurial success may not be reducible to current income category. This finding reinforces the need to interpret female entrepreneurial success within its broader social and institutional context rather than through financial outcomes alone.

CONCLUSIONS AND IMPLICATIONS

The study concludes that female entrepreneurs in Delta State's fashion industry operate within a complex environment in which financial access, gendered social perceptions and institutional support intersect to shape entrepreneurial prospects. Although respondents' perceptions of equal access to credit were divided, the substantially larger proportion reporting that credit facilities were unavailable, together with the qualitative evidence of gendered barriers, indicates that financial inclusion remains an important systemic concern. The perception of a male-centred social environment further suggests that formal opportunities alone may be insufficient to achieve substantive gender equality in entrepreneurship.

The findings have important policy implications. First, financial inclusion policies should move beyond generic access to credit towards targeted and gender-responsive financial support for women-owned enterprises. Relevant institutions should consider funding mechanisms that recognise the collateral, scale and resource constraints commonly associated with small women-owned businesses. Such interventions should be accompanied by transparent eligibility criteria, simplified application procedures and appropriate business-development support rather than relying exclusively on conventional lending requirements.

Second, investment in women-owned businesses should be complemented by capacity development, particularly in financial management, digital entrepreneurship, fashion technology, branding, market development and sustainable production. The finding that respondents identified direct investment as the leading strategy for advancing female entrepreneurship suggests that financial support is most likely to be effective when combined with the knowledge and capabilities required to deploy it productively.

Third, policy should address the sociocultural dimensions of entrepreneurial inequality. The finding that 59.5% of respondents perceived their society as male-centred indicates the importance of family, community and institutional support in challenging gendered expectations that may restrict women's entrepreneurial choices. Mentorship, business networks and incubation initiatives within fashion clusters could provide women with social as well as economic resources for enterprise development.

Finally, the significant association between income category and perceived entrepreneurial success should be interpreted cautiously. Since the observed pattern does not demonstrate that higher income produces greater perceived success, policies should avoid defining entrepreneurial success solely in terms of income. Instead, evaluation should incorporate enterprise sustainability, business expansion, employment creation, market access, skills acquisition and women's capacity to exercise greater economic agency.

Overall, the study implies that support for female entrepreneurship in the fashion industry requires a systemic rather than exclusively individualistic response. Deliberate investment in women-owned enterprises, improved financial inclusion, capacity development and measures addressing gendered institutional and sociocultural barriers can contribute to a more enabling entrepreneurial environment. Such interventions would not only strengthen women's participation in the fashion industry but could also enhance the sector's broader contribution to employment, enterprise development, innovation and inclusive economic growth in Nigeria.

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